IN THE CLAIMS

Please amend the claims as follows:

1. (previously presented) A smart card comprising:

an interface with a smart card reader;

first circuitry configured to receive a first enable signal from a portable smart card enabler device, wherein the first enable signal is transmitted to the first circuitry without passing through the smart card reader;

second circuitry coupled with the interface and the first circuitry and configured to allow the smart card to function with the smart card reader upon receiving the first enable signal from the portable smart card enabler device by the first circuitry, and to disable the smart card to function with the smart card reader if the first circuitry does not receive the first enable signal from the portable smart card enabler device; and

wherein the first circuitry is also configured to receive a second enable signal from the portable smart card enabler device, and wherein the second circuitry is also configured to allow the smart card to perform a transaction with the smart card reader upon receiving the second enable signal from the portable smart card enabler device by the first circuitry, and to disable the smart card to perform the transaction with the smart card reader if the first circuitry does not receive the second enable signal from the portable smart card enabler device.

2. (canceled)

3. (currently amended) The smart card of claim 21, wherein the first enable signal and the second enable signal are radio frequency signals.

4-5. (canceled)

- 6. (currently amended) The smart card of claim 21, wherein the second circuitry is also configured to disable the smart card to perform the transaction after a predetermined time period.
- 7. (currently amended) The smart card of claim 21, wherein the second circuitry performs the transaction with the smart card reader through the interface after receiving the first enable signal and the second enable signal from the portable smart card enabler device.
- 8. (previously presented) The smart card of claim 7, wherein the second circuitry performs the transaction for the smart card that is within a close proximity of the smart card enabler.
- 9. (previously presented) The smart card of claim 1, wherein the second circuitry includes:
 a memory storing first identification key and a first transaction key; and
 a central processing unit coupled to the memory and configured to send the first
 identification key and a first transaction key to the portable smart card enabler device, and
 wherein the first enable signal and the second enable signal are received from the portable smart
 card enabler device based on the first identification key and the first transaction key.
- 10. (previously presented) The smart card of claim 9, wherein the memory also stores a first transaction value, the first transaction value representing an available amount of hard currency in electronic form for the smart card, and wherein the central processing unit is also configured to

send the first transaction value to the portable smart card enabler device such first transaction value is stored in the portable smart card enabler device.

- 11. (previously presented) The smart card of claim 10, wherein the central processing unit is also configured to generate a second transaction value as a result of a transaction and replace the first transaction value with the second transaction value.
- 12. (previously presented) The smart card of claim 11, wherein the central processing unit is also configured to generate a second transaction key to replace the first transaction key and transmit the second transaction key and second transaction value to the portable smart card enabler device.

13-59. (canceled)

- 60. (previously presented) A smart card, comprising:
- a) a first interface through which communications with a portable smart card enabler device are transported;
- b) a second interface through which communications with a smart card reader are transported;
 - c) memory to store an identification key, a transaction key and a transaction value; and
 - d) a processor to:
- 1) send said identification key to said portable smart card enabler device through said first interface;

- 2) send said transaction key to said portable smart card enabler device through said first interface as a consequence of said smart card receiving a first enable signal from said portable smart card enabler device without passing through the smart card reader, said first enable signal sent in response to said sending of said identification key;
- 3) send said transaction value to said smart card reader through said second interface in order to entertain a transaction, said transaction value being sent as a consequence of said smart card receiving a second enable signal from said portable smart card enabler device, said second enable signal sent in response to said sending of said transaction key.
- 61. (previously presented) The smart card of claim 60 wherein said second interface further comprises a contact interface.
- 62. (previously presented) The smart card of claim 61 wherein said first interface further comprises an RF interface.
- 63. (previously presented) The smart card of claim 60 wherein said first interface further comprises an RF interface.
- 64. (previously presented) The smart card of claim 60 wherein said smart card further comprises an I/O interface coupled to said processing unit.
- 65. (previously presented) The smart card of claim 64 wherein said I/O interface further comprises a key pad.

- 66. (previously presented) The smart card of claim 64 wherein said I/O interface further comprises a display.
- 67. (previously presented) The smart card of claim 60 wherein said smart card is further configured to create and store a new transaction key as a consequence of a new transaction value having been received from said smart card reader, said new transaction key stored into said memory resource, said new transaction value reflecting said transaction value less a cost for said transaction.
- 68. (previously presented) The smart card of claim 67 wherein said smart card is further configured to send said new transaction key and said new transaction value to said portable smart card enabler device.
- 69. (previously presented) The smart card of claim 68 wherein said smart card is further configured to generate said new transaction key by generating a random number.

70-89. (canceled)

- 90. (previously presented) A method, comprising:
- a) sending an identification key from a smart card to a portable smart card enabler device through a first smart card interface;
- b) sending a transaction key from said smart card to said portable smart card enabler device through said first interface as a consequence of said smart card receiving a first enable

signal from said portable smart card enabler device, said first enable signal sent in response to said sending of said identification key; and,

- c) sending a transaction value from said smart card to a smart card reader through a second smart card interface in order to entertain a transaction, said transaction value being sent as a consequence of said smart card receiving a second enable signal from said portable smart card enabler device, said second enable signal sent in response to said sending of said transaction key without passing through the smart card reader.
- 91. (previously presented) The method of claim 90 wherein said second smart card interface further comprises a contact interface.
- 92. (previously presented) The method of claim 91 wherein said first smart card interface further comprises an RF interface.
- 93. (previously presented) The method of claim 90 wherein said first smart card interface further comprises an RF interface.
- 94. (previously presented) The method of claim 90 further comprising creating and storing a new transaction key on said smart card as a consequence of a new transaction value having been received from said smart card reader, said new transaction value reflecting said transaction value less a cost for said transaction.

- 95. (previously presented) The method of claim 94 further comprising sending said new transaction key and said new transaction value from said smart card to said portable smart card enabler device.
- 96. (previously presented) The method of claim 95 wherein said creating said new transaction key further comprises generating a random number.